

**Information to identify the case:**

Debtor 1	Victoria Hurley-Schubert		Social Security number or ITIN xxx-xx-9015	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	16-20568-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Victoria Hurley-Schubert

5/26/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Victoria Hurley-Schubert  
Debtor

Case No. 16-20568-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: May 26, 2021

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:**

Recip ID	Recipient Name and Address
db	+ Victoria Hurley-Schubert, 505 Daffodil Drive, Jackson, NJ 08527-4127
cr	+ Bank Of America, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Nationstar Mortgage LLC, Aldridge Pite LLP, 4375 Jutland Dr, Ste 200, POB 17933 San Diego, CA 92177-7921
516208668	Discover, POB 156316, Wilmington, DE 19850
516208669	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, POB 619096, Dallas, TX 75261
516208670	+ Sixty Acre Reserve Condo Assoc, One Nature Blvd, Jackson, NJ 08527-4100
516326942	+ U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 26 2021 21:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 26 2021 21:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516208661	+ EDI: AMEREXPR.COM	May 27 2021 00:33:00	American Express, POB 981537, El Paso, TX 79998-1537
516208662	+ EDI: AMEREXPR.COM	May 27 2021 00:33:00	American Express, POB 297879, Fort Lauderdale, FL 33329-7879
516347217	EDI: BECKLEE.COM	May 27 2021 00:33:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516383210	EDI: BECKLEE.COM	May 27 2021 00:33:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516208663	EDI: BANKAMER.COM	May 27 2021 00:33:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
516407152	EDI: BANKAMER.COM	May 27 2021 00:33:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
516208664	+ EDI: BANKAMER.COM	May 27 2021 00:33:00	Bank of America Home loans, POB 26078, Greensboro, NC 27420-6078
516208667	+ Email/Text: mediamanagers@clientservices.com	May 26 2021 21:26:00	Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
516229048	EDI: DISCOVER.COM	May 27 2021 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516208665	EDI: JPMORGANCHASE	May 27 2021 00:33:00	Chase, POB 24696, Columbus, OH 43224
516208666	EDI: JPMORGANCHASE	May 27 2021 00:33:00	Chase / Bank One, POB 15298, Wilmington, DE 19850

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TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor BANK OF AMERICA N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis	on behalf of Debtor Victoria Hurley-Schubert njbankruptcylaw@aol.com.
Kevin M. Buttery	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 kbuttery@moodklaw.com
Lynn Therese Nolan	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Peter E. Zimnis	on behalf of Debtor Victoria Hurley-Schubert njbankruptcylaw@aol.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 smncina@raslg.com

TOTAL: 10